

03992.101970.5

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                                 |   |                           |
|---------------------------------|---|---------------------------|
| In re Application of:           | ) |                           |
|                                 | : | Examiner: John D. Scarito |
| Tracey R. Thomas                | ) |                           |
|                                 | : | Group Art Unit: 3696      |
| Application No. 10/709,707      | ) |                           |
|                                 | : | Confirmation No. 3706     |
| Filed: May 24, 2004             | ) |                           |
|                                 | : |                           |
| For: PAY YOURSELF FIRST LOYALTY | ) |                           |
| SYSTEM AND METHOD               | : | July 31, 2009             |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the attached Form PTO-1449. Copies of the listed documents that are not U.S. patent documents are attached.

The documents cited herein have been made of record in the following applications, were are owned by the same entity as the present application:

U.S. Patent Application No. 10/709,703

U.S. Patent Application No. 10/709,701

U.S. Patent Application No. 10/709,702

U.S. Patent Application No. 10/709,706

U.S. Patent Application No. 10/710,779

The Examiner's attention is directed to these applications, all of which are available in the U.S. Patent & Trademark Office electronic file wrapper database.

It is respectfully requested that the above information be considered by the Examiner, and that an initialed copy of the Form PTO-1449 be returned indicating that such information has been considered.

The \$180.00 fee is being paid electronically. Any deficiency or overpayment should be charged or credited to Deposit Account 06-1205.

Applicant's undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

/Donald H. Heckenberg, Jr./

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